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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/657,285	09/07/2000	Douglas W. King	5932.8	1176
28765	7590	01/31/2006	EXAMINER	
WINSTON & STRAWN LLP 1700 K STREET, N.W. WASHINGTON, DC 20006			NGUYEN, NGA B	
		ART UNIT	PAPER NUMBER	
		3628		

DATE MAILED: 01/31/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	09/657,285	KING, DOUGLAS W.
Examiner	Art Unit	
Nga B. Nguyen	3628	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 25 August 2005.
2a) This action is **FINAL**. 2b) This action is non-final.
3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1,3-5,7-9,11,13,14,16-18,20,21,23,24 and 26-46 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1,3-5,7-9,11,13,14,16-18,20,21,23,24 and 26-46 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) All b) Some * c) None of:
1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)
2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date 8/25/05

4) Interview Summary (PTO-413)
Paper No(s)/Mail Date. ____ .

5) Notice of Informal Patent Application (PTO-152)

6) Other: _____

DETAILED ACTION

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on August 25, 2005 has been entered.
2. Claims 1, 3-5, 7-9, 11, 13, 14, 16-18, 20, 21, 23, 24, and 26-46 are pending in this application.

Response to Arguments/Amendment

3. Applicant's arguments with respect to claims 1, 3-5, 7-9, 11, 13, 14, 16-18, 20, 21, 23, 24, and 26-46 have been considered but are moot in view of new grounds of rejection.

Claim Rejections - 35 USC § 102

4. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

5. Claims 1, 3, 4, 8, 11, 13, 14, 17, 21, 23, 24, 26, 28, 30-32, 34, 36, 38, 39, and 41-44 are rejected under 35 U.S.C. 102(e) as being anticipated by Gottfried, U.S. Patent No. 6,270,011.

Regarding to claim 1, Gottfried discloses a method of authorizing purchase transactions over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price an authorization token associated with the account number which, when used with the account number, enables withdraw of funds from the account, the method comprising the steps:

transmitting the account number electronically over the network from the a consumer location to an on-line merchant location(*column 8, lines 10-15, column 6, lines 16-20, user uses user PC to send credit card information include credit card number to the store server*);

forwarding the account number electronically over the network from the on-line merchant location to a third party contractor location (*column 8, lines 10-15, column 6, lines 16-20, the store server transfers the information includes the credit card number to the credit card company database server*);

initiating from said on-line merchant location a request from the consumer location to establish a connection over said network between said consumer location and contractor location, said connection bypassing said on-line merchant location (*column 9, lines 1-17, the user enters credit card information and sends a buy request to the store server, the store server then contacts the credit card company database to*

notify the credit card company database to verify the credit card information for the purchase; the credit card company database contacts the user to request the fingerprint data, the user then sends the fingerprint data to the credit card company database; therefore, the store server initiates a request from the user to establish a connection between the user and the credit card company database, the connection between the user and the credit card company database bypassing the store server, because the request for fingerprint data from the credit card company database and the fingerprint data from the user are not transmitted and received by the store server);

determining at the third party contractor location an authentication token type associated with the account number (column 9, lines 7-11, the credit card company database sends a request to the user PC to request the fingerprint data related to the user making the purchase transaction; column 6, lines 16-20, credit card information include credit card number; column 7, lines 5-10, the credit card company database store the fingerprint data associated with the credit card information, thus by requesting the fingerprint data from the user, the credit card company database determines that the user has a fingerprint data type associated with the credit card number);

prompting a consumer at the consumer location to electronically transmit an authentication token in accordance with the determined authentication token type over said connection to the third party contractor location (column 9, lines 7-18, prompting the user PC to transmit the fingerprint data to the credit card company database);

transmitting the authentication token electronically over said connection (column 9, lines 14-17, the user PC sends the encrypted fingerprint data information to the credit

card company database, the authentication token is defined as a symbol or evidence of authority, validity of identity, thus the fingerprint data information is equivalent to the authentication token); and

determining at the third party contractor location whether the account number and the authentication token are valid and, if so, then authorizing the purchase transaction to proceed (column 9, lines 18-26, the credit card company database compares the fingerprint data received from the user PC with the data base in order to approves or deny the transaction).

Regarding to claims 3, 14, Gottfried discloses the account number is transmitted over said network via encrypted connection and wherein said authentication token is transmitted over said connection via encrypted connections (column 9, lines 30-40).

Regarding to claims 4, 17, 24, 26, 32, 34, 39, 42, Gottfried discloses the network is the Internet and wherein the number is electronically transmitted from the on-line merchant location to the third party contractor location over the Internet, over a direct connection (column 9, lines 1-7, *Internet is considered equivalent to a direct connection because the credit card data base communicates directly with the merchant through the Internet*).

Regarding to claims 8, 28, 36, 43, Gottfried discloses electronically transmitting a signal over the network from the third party contractor location to the on-line merchant location indicating whether the account number and authorization token are valid (column 9, lines 18-25).

Regarding to claims 11, 30, 38, 44, Gottfried discloses the authentication token type is at least one of a personal identification number, a biometric signature, an authorization code stored on a smart card, or a password (*column 9, lines 7-17, fingerprint is biometric signature*).

Regarding to claim 13, Gottfried discloses the on-line merchant location is bypassed when the authentication token is transmitted over the network from the consumer location to the third party contractor location (*column 9, lines 7-17, the authentication token is transmitted from the consumer location to the third party contractor location, the on-line merchant does not receive the authentication token*).

Regarding to claim 21, Gottfried discloses the second computer is further configured to notify the first computer whether the purchase is authorized (*column 9, lines 22-25*).

Regarding to claim 23, Gottfried discloses a method of authorizing purchase transactions over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price an authorization token associated with the account number which, when used with the account number, enables withdraw of funds from the account, the method comprising the steps:

receiving said account number electronically transmitted over the network from the on-line merchant location (*column 8, lines 10-15, column 6, lines 16-20, the credit card company database server receives the information includes the credit card number from the store server*);

determining an authentication token type associated with the account number
(column 9, lines 7-11, the credit card company data base sends a request to the user
PC to request the fingerprint data related to the user making the purchase transaction;
column 6, 16-20, credit card information include credit card number; column 7, lines 5-
10, the credit card company data base store the fingerprint data associated with the
credit card information, thus by requesting the fingerprint data from the user, the credit
card company data base determines that the user has a fingerprint data type associated
with the credit card number);

establishing a connection over said network with a consumer location in response
to a request from the consumer location, said request being initiated by said on-line
merchant location, said connection bypassing said on-line merchant location (column 9,
lines 1-17, the user enters credit card information and sends a buy request to the store
server, the store server then contacts the credit card company database to notify the
credit card company database to verify the credit card information for the purchase; the
credit card company database contacts the user to request the fingerprint data, the user
then sends the fingerprint data to the credit card company database; therefore, the store
server initiates a request from the user to establish a connection between the user and
the credit card company database, the connection between the user and the credit card
company database bypassing the store server, because the request for fingerprint data
from the credit card company database and the fingerprint data from the user are not
transmitted and received by the store server);

prompting said consumer location to electronically transmit over said connection an authentication token in accordance with the determined authentication token type (*column 9, lines 7-18, prompting the user PC to transmit the fingerprint data to the credit card company database*);

receiving the authentication token electronically transmitted over said connection (*column 9, lines 14-17, the credit card company database receives the encrypted fingerprint data information from the user PC, the authentication token is defined as a symbol or evidence of authority, validity of identity, thus the fingerprint data information is equivalent to the authentication token*); and

verifying the validity of the account number and the authentication token at the third party contractor location, before authorizing the purchase to be made (*column 9, lines 18-26, the credit card company database compares the fingerprint data received from the user PC with the data base in order to approves or deny the transaction*).

Regarding to claim 31, Gottfried discloses a system authorizing purchase transactions over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price an authorization token associated with the account number which, when used with the account number, enables withdraw of funds from the account, the system comprising:

a computer connected to the network (*figure 6, item 54, credit card company data base server connected to the Internet*);

the computer being configured to receive the account number transmitted over network from an on-line merchant's computer (*column 8, lines 10-15, column 6, lines*

16-20, the credit card company database server receives the information includes the credit card number from the store server), said computer being further configured to establish a connection over said network in response to a request from the consumer's computer, said request being initiated by said on-line merchant's computer, said connection being configured so as to bypass said on-line merchant's computer (column 9, lines 1-17, the user enters credit card information and sends a buy request to the store server, the store server then contacts the credit card company database to notify the credit card company database to verify the credit card information for the purchase; the credit card company database contacts the user to request the fingerprint data, the user then sends the fingerprint data to the credit card company database; therefore, the store server initiates a request from the user to establish a connection between the user and the credit card company database, the connection between the user and the credit card company database bypassing the store server, because the request for fingerprint data from the credit card company database and the fingerprint data from the user are not transmitted and received by the store server); said computer being further configured to determine an authentication token type associated with the account number (column 9, lines 7-11, the credit card company data base sends a request to the user PC to request the fingerprint data related to the user making the purchase transaction; column 6, 16-20, credit card information include credit card number; column 7, lines 5-10, the credit card company data base store the fingerprint data associated with the credit card information, thus by requesting the fingerprint data from the user, the credit card company data base determines that the user has a fingerprint data type

associated with the credit card number), prompt a consumer's computer to transmit an authentication token to the computer in accordance with the authentication token type (column 9, lines 7-18, prompting the user PC to transmit the fingerprint data to the credit card company database), receive the authentication token transmitted over the network from the consumer's computer (column 9, lines 14-17, the credit card company database receives the encrypted fingerprint data information from the user PC, the authentication token is defined as a symbol or evidence of authority, validity of identity, thus the fingerprint data information is equivalent to the authentication token), and verify the validity of the account number and the authentication token (column 9, lines 18-26, the credit card company database compares the fingerprint data received from the user PC with the data base in order to approves or deny the transaction).

Regarding to claim 41, Gottfried discloses a system for making purchases over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price an authorization token associated with the account number which, when used with the account number, enables withdraw of funds from the account, the system comprising:

a first computer at a consumer location, the first computer being connected to the network (*figure 5, item 50, user PC*);

a second computer at an on-line merchant location, the second computer being connected to the network (*figure 5, item 52, store server*); and

a third computer at a third party contractor location, the third computer being connected to the network (*figure 5, item 54, credit card company data base server*);

the first computer being configured to transmit the account number over the network to the second computer (*column 8, lines 10-15, column 6, lines 16-20, user uses user PC to send credit card information include credit card number to the store server*) and transmit the authentication token over the network to the third computer (*column 9, lines 14-17, the user PC sends the encrypted fingerprint data information to the credit card company database, the authentication token is defined as a symbol or evidence of authority, validity of identity, thus the fingerprint data information is equivalent to the authentication token*);

the second computer being configured to forward the account number received from the first computer over the network to the third computer (*column 8, lines 10-15, column 6, lines 16-20, the store server transfers the information includes the credit card number to the credit card company database server*), said second computer being further configured to initiate a request from said first computer to establish a connection over said network between said first computer and said third computer, said connection being configured to bypass said second computer (*column 9, lines 1-17, the user enters credit card information and sends a buy request to the store server, the store server then contacts the credit card company database to notify the credit card company database to verify the credit card information for the purchase; the credit card company database contacts the user to request the fingerprint data, the user then sends the fingerprint data to the credit card company database; therefore, the store server initiates a request from the user to establish a connection between the user and the credit card company database, the connection between the user and the credit card company*

database bypassing the store server, because the request for fingerprint data from the credit card company database and the fingerprint data from the user are not transmitted and received by the store server); and

the third computer being configured to determine an authentication token type associated with the account number receive from the second computer, prompt the first computer to transmit an authentication token in accordance with the determined authentication token type over the network (*column 9, lines 7-18, prompting the user PC to transmit the fingerprint data to the credit card company database*), and determine whether the account number and the authentication token are valid (*column 9, lines 18-26, the credit card company database compares the fingerprint data received from the user PC with the data base in order to approves or deny the transaction*).

Claim Rejections - 35 USC § 103

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

7. Claims 5, 7, 9, 16, 18, 20, 27, 29, 33, 35, 37, 40, and 45 are rejected under 35 U.S.C. 103(a) as being unpatentable over Gottfried, U.S. Patent No. 6,270,011.

Regarding to claims 5, 16, 33, 45, Gottfried does not teach the number is electronically transmitted from the on-line merchant location to the third party contractor location over a private computer network. However, communicating between credit card

company and merchant for verifying the credit card information submitted by the consumer using a private computer network is well known in the art. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to include the feature above with Gottfried's for the purpose of improving the security.

Regarding to claims 7, 9, 18, 20, 27, 29, 35, 37, Gottfried does not teach determining at third party contractor location whether account has sufficient funds to cover purchase price and transmitting a signal from third party contractor location to on-line merchant location indicating whether there are sufficient funds in account to cover purchase price. However, it is well known in the art for the credit card issuer to check the funds against the consumer's credit card account every time the consumer uses the credit card to purchase a product from a merchant, and transmits a signal to the merchant whether to approve or reject the transaction. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to include the feature above with Gottfried's in order to ensure the consumer's account has enough funds to cover the purchase price.

Regarding to claim 40, Gottfried does not disclose transmitting a message over said network from said on-line merchant location to said consumer location whether said purchase has been authorized. However, such feature is well known in the art. For example, when a user conducts purchase for a product over the Internet using credit card, the user usually receives message from on-line merchant indicating whether the transaction authorized or not. Therefore, it would have been obvious to one with

ordinary skill in the art at the time the invention was made to include the feature above with Gottfried's for the purpose of notifying the user the result of transaction requested.

8. Claim 46 is rejected under 35 U.S.C. 103(a) as being unpatentable over Gottfried, U.S. Patent No. 6,270,011, in view of Talati et al (hereinafter Talati), U.S. Patent No. 5,903,878.

Regarding to claim 46, Gottfried discloses a system for authorizing a purchase transaction over a computer network, the system comprising:

a verifying computer including a database comprising: a token type being biometric; a plurality of account numbers, each of the plurality of account numbers having associated therewith at least one of the plurality of token types so as to define a unique token for each of the plurality of account numbers (*column 7, lines 5-15, the credit card company database stores fingerprint data and the credit card information*);

the verifying computer being configured to receive a purchasing account number from a merchant computer and receive an authorizing token from a consumer computer, the verifying computer being further configured to determine whether the purchasing account number and authorizing token correspond to one of the plurality of account numbers and its associated unique token in the database so as to authorize the purchase transaction between the merchant and the consumer computers (*column 9, lines 7-18, prompting the user PC to transmit the fingerprint data to the credit card company database; column 9, lines 18-26, the credit card company database compares the fingerprint data received from the user PC with the data base in order to approves or deny the transaction*).

Gottfried does not disclose the plurality of token types being numeric, textual or a combination thereof. However, Talati discloses the plurality of token types being numeric, textual or a combination thereof (column 5, lines 35-40 and column 6, lines 25-30, e.g. mother maiden name, driver license number, social security number, etc). Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to modify Gottfried's to add more token types as taught by Talati above for the purpose of providing more security in verifying purchase transactions.

Conclusion

9. Claims 1, 3-5, 7-9, 11, 13, 14, 16-18, 20, 21, 23, 24, and 26-46 are rejected.
10. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen whose telephone number is (571) 272-6796. The examiner can normally be reached on Monday-Thursday from 9:00AM-6:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough can be reached on (571) 272-6799.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (571) 272-3600.

11. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks
C/o Technology Center 3600

Washington, DC 20231

Or faxed to:

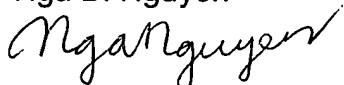
(571) 273-8300 (for formal communication intended for entry),

or

(571) 273-0325 (for informal or draft communication, please label
"PROPOSED" or "DRAFT").

Hand-delivered responses should be brought to Knox building, 501 Dulany
Street, Alexandria, VA, First Floor (Receptionist).

Nga B. Nguyen



November 9, 2005